

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO

IN RE:

JACQUELINE CONTES SANTIAGO

DEBTOR

CASE NO. 19-01940/ESL

CHAPTER 13

**DEBTOR'S NOTICE OF FILING OF AMENDED SCHEDULES "I" and "J"
OFFICIAL FORMS 106I & 106J**

TO THE HONORABLE COURT:

COMES NOW, JACQUELINE CONTES SANTIAGO, the Debtor in the above captioned case, through the undersigned attorney, and very respectfully states and prays as follows:

1. The Debtor is hereby submitting *Amended Schedule "I" and "J"*, dated January 24, 2022, herewith and attached to this motion.
2. The amended Schedules "I" and "J" is filed **to inform the Debtor's actual income and expenses, in the above captioned case.**

NOTICE PURSUANT TO LOCAL BANKRUPTCY RULE 1009(B)

Within thirty (30) days after service as evidenced by the certification, and an additional three (3) days pursuant to Fed. R. Bank. P. 9006(f) if you were served by mail, any party against whom this paper has been served, or any other party to the action who objects to the relief sought herein, shall serve and file an objection or other appropriate response to this paper with the Clerk's office of the U.S. Bankruptcy Court for the District of Puerto Rico. If no objection or other response is filed within the time allowed herein, the paper will be deemed unopposed and may be granted unless: (i) the requested relief is forbidden by law; (ii) the requested relief is against public policy; or (iii) in the opinion of the Court, the interest of justice requires otherwise.

CERTIFICATE OF SERVICE

I CERTIFY, that on this same date a copy of this Notice was filed with the Clerk of the Court using CM/ECF system which will send notice of same to the Chapter 13 Trustee, the US Trustee's Office, and to all CM/ECF participants; I also certify that a copy of this notice was sent via regular US mail to the Debtor and to all creditors and interested parties appearing in the master address list (CM/ECF non-participants), hereby attached.

RESPECTFULLY SUBMITTED. In San Juan, Puerto Rico, this 24th day of January, 2022.

/s/Roberto Figueroa Carrasquillo

USDC #203614

RFIGUEROA CARRASQUILLO LAW OFFICE PSC

ATTORNEY FOR THE DEBTOR

PO BOX 186 CAGUAS PR 00726

TEL. NO. (787) 744-7699

FAX (787) 746-5294

EMAIL: rfe@rfigueroalaw.com

Fill in this information to identify your case:

Debtor 1	<u>JACQUELINE CONTES SANTIAGO</u>
Debtor 2 (Spouse, if filing)	_____
United States Bankruptcy Court for the:	<u>DISTRICT OF PUERTO RICO, SAN JUAN DIVISION</u>
Case number (If known)	<u>3:19-bk-1940</u>

Check if this is:

- ☒ An amended filing
☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

How long employed there?

Debtor 1

☒ Employed

☐ Not employed

Occupation Specialist

MJ Consulting, Inc.

PO Box 8425
Caguas, PR 00726-8425

29 years

Debtor 2 or non-filing spouse

☐ Employed

☐ Not employed

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$ <u>3,640.00</u>	\$ <u>N/A</u>
3. Estimate and list monthly overtime pay.	+\$ <u>0.00</u>	+\$ <u>N/A</u>
4. Calculate gross income. Add line 2 + line 3.	\$ <u>3,640.00</u>	\$ <u>N/A</u>

Copy line 4 here

5. List all payroll deductions:

- 5a. Tax, Medicare, and Social Security deductions
 5b. Mandatory contributions for retirement plans
 5c. Voluntary contributions for retirement plans
 5d. Required repayments of retirement fund loans
 5e. Insurance
 5f. Domestic support obligations
 5g. Union dues
 5h. Other deductions. Specify: _____

	For Debtor 1	For Debtor 2 or non-filing spouse
4.	\$ <u>3,640.00</u>	\$ <u>N/A</u>
5a.	\$ <u>516.80</u>	\$ <u>N/A</u>
5b.	\$ <u>0.00</u>	\$ <u>N/A</u>
5c.	\$ <u>0.00</u>	\$ <u>N/A</u>
5d.	\$ <u>0.00</u>	\$ <u>N/A</u>
5e.	\$ <u>0.00</u>	\$ <u>N/A</u>
5f.	\$ <u>0.00</u>	\$ <u>N/A</u>
5g.	\$ <u>0.00</u>	\$ <u>N/A</u>
5h.+	\$ <u>0.00</u> +	\$ <u>N/A</u>
6.	\$ <u>516.80</u>	\$ <u>N/A</u>
7.	\$ <u>3,123.20</u>	\$ <u>N/A</u>

6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.

7. Calculate total monthly take-home pay. Subtract line 6 from line 4.

8. List all other income regularly received:

- 8a. Net income from rental property and from operating a business, profession, or farm
 Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.
 8b. Interest and dividends
 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive
 Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.
 8d. Unemployment compensation
 8e. Social Security
 8f. Other government assistance that you regularly receive
 Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.
 Specify: _____
 8g. Pension or retirement income
 8h. Other monthly income. Specify: Per diem (gasoline reimbursement)
Christmas Bonus

8a.	\$ <u>0.00</u>	\$ <u>N/A</u>
8b.	\$ <u>0.00</u>	\$ <u>N/A</u>
8c.	\$ <u>0.00</u>	\$ <u>N/A</u>
8d.	\$ <u>0.00</u>	\$ <u>N/A</u>
8e.	\$ <u>0.00</u>	\$ <u>N/A</u>
8f.	\$ <u>0.00</u>	\$ <u>N/A</u>
8g.	\$ <u>0.00</u>	\$ <u>N/A</u>
8h.+	\$ <u>300.00</u> +	\$ <u>N/A</u>
	\$ <u>71.50</u>	\$ <u>N/A</u>
9.	\$ <u>371.50</u>	\$ <u>N/A</u>

9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.

10. Calculate monthly income. Add line 7 + line 9.

Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.

10.	\$ <u>3,494.70</u> +	\$ <u>N/A</u> =	\$ <u>3,494.70</u>
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11. State all other regular contributions to the expenses that you list in Schedule J.

Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.

Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.

Specify: _____

11. +\$ 0.00

12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.

Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies

12. \$ 3,494.70

Combined monthly income

13. Do you expect an increase or decrease within the year after you file this form?

☒ No.☐ Yes. Explain: _____

Fill in this information to identify your case:

Debtor 1 JACQUELINE CONTES SANTIAGO

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: DISTRICT OF PUERTO RICO, SAN JUAN
DIVISION

Case number 3:19-bk-1940
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☒ No. Go to line 2.
- ☐ Yes. Does Debtor 2 live in a separate household?
- ☐ No
- ☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents? ☒ No

Do not list Debtor 1 and Debtor 2.

Do not state the dependents names.

☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 535.00

If not included in line 4:

- 4a. Real estate taxes
- 4b. Property, homeowner's, or renter's insurance
- 4c. Home maintenance, repair, and upkeep expenses
- 4d. Homeowner's association or condominium dues

4a. \$ 0.00

4b. \$ 0.00

4c. \$ 75.00

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

6. Utilities:	
6a. Electricity, heat, natural gas	6a. \$ <u>230.00</u>
6b. Water, sewer, garbage collection	6b. \$ <u>65.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <u>210.00</u>
6d. Other. Specify: <u>Gas Stove</u>	6d. \$ <u>50.00</u>
7. Food and housekeeping supplies	7. \$ <u>780.00</u>
8. Childcare and children's education costs	8. \$ <u>0.00</u>
9. Clothing, laundry, and dry cleaning	9. \$ <u>115.00</u>
10. Personal care products and services	10. \$ <u>165.00</u>
11. Medical and dental expenses	11. \$ <u>180.00</u>
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <u>380.00</u>
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$ <u>100.00</u>
14. Charitable contributions and religious donations	14. \$ <u>20.00</u>
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. \$ <u>0.00</u>
15b. Health insurance	15b. \$ <u>32.70</u>
15c. Vehicle insurance	15c. \$ <u>0.00</u>
15d. Other insurance. Specify: _____	15d. \$ <u>0.00</u>
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$ <u>0.00</u>
17. Installment or lease payments:	
17a. Car payments for Vehicle 1	17a. \$ <u>321.00</u>
17b. Car payments for Vehicle 2	17b. \$ <u>0.00</u>
17c. Other. Specify: _____	17c. \$ <u>0.00</u>
17d. Other. Specify: _____	17d. \$ <u>0.00</u>
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18. \$ <u>0.00</u>
19. Other payments you make to support others who do not live with you. Specify: _____	19. \$ <u>0.00</u>
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	
20a. Mortgages on other property	20a. \$ <u>0.00</u>
20b. Real estate taxes	20b. \$ <u>0.00</u>
20c. Property, homeowner's, or renter's insurance	20c. \$ <u>0.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$ <u>0.00</u>
20e. Homeowner's association or condominium dues	20e. \$ <u>0.00</u>
21. Other: Specify: _____	21. +\$ <u>0.00</u>
22. Calculate your monthly expenses	
22a. Add lines 4 through 21.	\$ <u>3,258.70</u>
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$ _____
22c. Add line 22a and 22b. The result is your monthly expenses.	\$ <u>3,258.70</u>
23. Calculate your monthly net income.	
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$ <u>3,494.70</u>
23b. Copy your monthly expenses from line 22c above.	23b. -\$ <u>3,258.70</u>
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$ <u>236.00</u>
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?	
<input checked="" type="checkbox"/> No.	
<input type="checkbox"/> Yes.	Explain here: _____

Fill in this information to identify your case:

Debtor 1 JACQUELINE CONTES SANTIAGO
First Name Middle Name Last Name

Debtor 2
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: DISTRICT OF PUERTO RICO, SAN JUAN DIVISION

Case number 3:19-bk-1940
(if known)

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____

Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X

JACQUELINE CONTES SANTIAGO
Signature of Debtor 1

X

Signature of Debtor 2

Date January 24, 2022

Date _____

Label Matrix for local noticing
0104-3
Case 19-01940-ESL13
District of Puerto Rico
Old San Juan
Mon Jan 24 14:38:27 AST 2022

ORIENTAL BANK CCU
CCU BANKRUPTCY DEPARTMENT
PO BOX 364745
SAN JUAN, PR 00936-4745

US Bankruptcy Court District of P.R.
Jose V Toledo Fed Bldg & US Courthouse
300 Recinto Sur Street, Room 109
San Juan, PR 00901-1964

Citi
PO Box 6190
Sioux Falls, SD 57117-6190

DTOP
PO Box 41269 Minillas Station
San Juan, PR 00940-1269

ORIENTAL BANK
c/o WVS LAW LLC
17 MEXICO STREET, SUITE D-1
SAN JUAN, PR 00917-2202

Pentagon Federal Cr Un
1001 N Fairfax St
Alexandria, VA 22314-1797

Synwb/Walmart DC
PO Box 965024
Orlando, FL 32896-5024

JACQUELINE CONTES SANTIAGO
VILLA DEL REY 5 A11 28 STREET
CAGUAS, PR 00727-6705

ROBERTO FIGUEROA CARRASQUILLO
PO BOX 186
CAGUAS, PR 00726-0186

MONEY EXPRESS
MARIA M BENABE RIVERA
PO BOX 9146
SAN JUAN, PR 00908-0146

Quantum3 Group LLC as agent for
Sadino Funding LLC
PO Box 788
Kirkland, WA 98083-0788

Autoridad de Energia Electrica
PO Box 363508
San Juan, PR 00936-3508

Citibank, N.A.
701 East 60th Street North
Sioux Falls, SD 57104-0432

MONEY EXPRESS
CONSUMER SERVICE CENTER
BANKRUPTCY DIVISION (CODE 248)
PO BOX 9146 SAN JUAN PR 00908-0146

Oriental Bank
Retail Operation & Collections
Box 364745,
San Juan, P.R. 00936-4745
Att.: Ramn A. Snchez Marrero 00936-4745

(p)PENTAGON FEDERAL CREDIT UNION
ATTN BANKRUPTCY DEPARTMENT
P O BOX 1432
ALEXANDRIA VA 22313-1432

Synwb/tjx Cos Dc
PO Box 965015
Orlando, FL 32896-5015

JOSE RAMON CARRION MORALES
PO BOX 9023884
SAN JUAN, PR 00902-3884

ORIENTAL BANK
c/o WVS LAW LLC
17 CALLE MEXICO
SUITE D-1
San Juan, PR 00917-2202

SCOTIABANK DE PUERTO RICO
c/o WVS LAW LLC
17 MEXICO STREET, SUITE D-1
SAN JUAN, PR 00917-2202

(p)BAXTER CREDIT UNION
COLLECTION DEPARTMENT
PO BOX 8133
VERNON HILLS IL 60061-8133

DEPARTMENT OF TREASURY
BANKRUPTCY SECTION 424 B
PO BOX 9024140
SAN JUAN, PR 00902-4140

Money Express
PO Box 9146
San Juan, PR 00908-0146

PREPA - BANKRUPTCY OFFICE
PO BOX 364267
SAN JUAN PR 00936-4267

(p)PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

Thd/Cbna
PO Box 6497
Sioux Falls, SD 57117-6497

MONSITA LECAROEZ ARRIBAS
OFFICE OF THE US TRUSTEE (UST)
OCHOA BUILDING
500 TANCA STREET SUITE 301
SAN JUAN, PR 00901

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

Baxter Credit Union
340 N Milwaukee Ave
Vernon Hills, IL 60061-1533

Pentagon Federal Credit Union
Bankruptcy Department
P.O. Box 1432
Alexandria, VA 22313

Portfolio Recovery Associates, LLC
POB 12914
Norfolk VA 23541

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d)Quantum3 Group LLC as agent for
Sadino Funding LLC
PO Box 788
Kirkland, WA 98083-0788

(d)Scotiabank de Puerto Rico
c/o WVS LAW LLC
17 MEXICO STREET SUITE D-1
SAN JUAN PR 00917-2202

End of Label Matrix	
Mailable recipients	27
Bypassed recipients	2
Total	29